

In re:  
Salvatore Vicario, Jr.  
Susan Jane Vicario  
Debtors

Case No. 24-13120-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Dec 13, 2024

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	Salvatore Vicario, Jr., Susan Jane Vicario, PO Box 137, Martins Creek, PA 18063-0137
14922649	+ Moove In Self Storage, 1350 Uhler Road, Easton, PA 18040-6655
14922655	+ TD RCS/Samsung, Po Box 10270, Columbia, SC 29207-0270
14943590	+ U.S. Bank Trust Company, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 14 2024 00:01:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 14 2024 00:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14922640	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 14 2024 00:15:12	Affirm Inc, PO Box 720, San Francisco, CA 94104-0720
14922641	+ EDI: GMACFS.COM	Dec 14 2024 04:58:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14922642	EDI: BANKAMER	Dec 14 2024 04:58:00	Bank of America, 4060 Ogletown/Stanton Rd, Newark, DE 19714
14922643	+ EDI: CAPITALONE.COM	Dec 14 2024 04:58:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14922644	+ EDI: CAPITALONE.COM	Dec 14 2024 04:58:00	Capital One Bank Usa, Po Box 31293, Salt Lake City, UT 84131-0293
14922645	EDI: DISCOVER	Dec 14 2024 04:58:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14922646	+ Email/Text: contact@fiwlaw.com	Dec 14 2024 00:01:00	Frederic I. Weinberg, Esquire, 375 E. Elm St, Suite 210, Conshohocken, PA 19428-1973
14922647	EDI: JPMORGANCHASE	Dec 14 2024 04:58:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14922648	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 14 2024 00:01:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14922651	EDI: PRA.COM	Dec 14 2024 04:58:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14922653	+ EDI: SYNC		

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		Dec 14 2024 04:58:00	SYNCB/Paypal, PO Box 71727, Philadelphia, PA 19176-1727
14922654	EDI: SYNC		
		Dec 14 2024 04:58:00	SYNCB/Sam's Club, Po box 71727, Philadelphia, PA 19176-1727
14922652	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 14 2024 00:02:00	Select Portfolio Servicing, 3815 S West Temple, Suite 2000, Salt Lake City, UT 84115
14922656	+ EDI: CITICORP		
		Dec 14 2024 04:58:00	Tractor Supply/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14922657	^ MEBN		
		Dec 13 2024 23:59:54	Weltman Weinberg & Reis, 520 Walnut Street Ste 1355, Philadelphia, PA 19106-3602

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14922650	##+	Nicholas Vicario, PO Box 137, Martins Creek, PA 18063-0137

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Joint Debtor Susan Jane Vicario claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Debtor Salvatore Vicario Jr. claputka@laputkalaw.com, jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trus bkgroup@kmlawgroup.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Salvatore Vicario Jr.</u>	Social Security number or ITIN	xxx-xx-3641
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Jane Vicario</u>	Social Security number or ITIN	xxx-xx-3613
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-13120-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore Vicario Jr.

Susan Jane Vicario

12/12/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**